

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nicholas Vacante  
 Leona Vacante  
 Debtors

Case No. 16-16933-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Jan 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2017.

db/jdb +Nicholas Vacante, Leona Vacante, 565 Glen Valley Drive, Norristown, PA 19401-3149  
 13800923 Bloomingdale's, P.O. Box 78008, Phoenix, AZ 85062-8008  
 13800924 Boscov's, P.O. Box 659622, San Antonio, TX 78265-9622  
 13800927 Children's Place, P.O. Box 9001006, Louisville, KY 40290-1006  
 13800928 Country Door, 1112 7th Avenue, Monroe, WI 53566-1364  
 13800931 Einstein Medical Center Montg, P.O. Box 789742, Philadelphia, PA 19178-9742  
 13800932 Einstein Medical Center Montg, P.O. Box 789742, Philadelphia, PA 19178-9742  
 13800933 Einstein Montgomery, c/o Grimley Financial, 30 Washington Ave, Suite C6, Haddonfield, NJ 08033-3341  
 13800934 Einstein Physicians, P.O. Box 780003, Philadelphia, PA 19178-0003  
 13800935 Figis, P.O. Box 77001, Madison, WI 53707-1001  
 13800936 Fingerhut, P.O. Box 166, Newark, NJ 07101-0166  
 13800938 Fornance Physician Services, P.O. Box 8500-9967, Philadelphia, PA 19178-9967  
 13800939 Justice, c/o Capital One Bank, P.O. Box 71106, Charlotte, NC 28272-1106  
 13800940 Lord & Taylor, c/o Captial One, P.O. Box 71106, Charlotte, NC 28272-1106  
 13800942 Macys, P.O. box 78008, Phoenix, AZ 85062-8008  
 13800943 Masseys, P.O. Box 2822, Monroe, WI 53566-8022  
 13800946 Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364  
 13800947 Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364  
 13800950 PNC Bank, P.O. Box 6534, Carol Stream, IL 60197-6534  
 13800954 Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250  
 13800955 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
 13800957 Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364  
 13800962 Tribute, P.O. Box 790188, Saint Louis, MO 63179-0188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Jan 14 2017 02:10:14 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 14 2017 02:09:00

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 14 2017 02:10:05 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13800922 E-mail/Text: AEPpcreditdept@amerimark.com Jan 14 2017 02:10:50 AmeriMark Premier, P.O. Box 2845, Monroe, WI 53566-8045

13800921 EDI: AMEREXP.COM Jan 14 2017 01:48:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270

13803227 EDI: BECKLEE.COM Jan 14 2017 01:48:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

13800925 EDI: CAPITALONE.COM Jan 14 2017 01:48:00 Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083

13800926 EDI: RMSC.COM Jan 14 2017 01:49:00 CareCredit, P.O. Box 960061, Orlando, FL 32896-0061

13800929 EDI: RCSFNBMARIN.COM Jan 14 2017 01:48:00 Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500

13800930 EDI: WFNNB.COM Jan 14 2017 01:48:00 Dress Barn, P.O. Box 659704, San Antonio, TX 78265-9704

13800937 EDI: AMINFOFP.COM Jan 14 2017 01:48:00 First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529

13800941 EDI: RMSC.COM Jan 14 2017 01:49:00 Lowes, P.O. Box 530914, Atlanta, GA 30353-0914

13800944 EDI: RMSC.COM Jan 14 2017 01:49:00 Men's Wearhouse, P.O. Box 530942, Atlanta, GA 30353-0942

13800945 EDI: MERRICKBANK.COM Jan 14 2017 01:48:00 Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702

13800948 E-mail/Text: bnc@nordstrom.com Jan 14 2017 02:08:39 Nordstrom, P.O. Box 79137, Phoenix, AZ 85062-9137

13800949 EDI: RMSC.COM Jan 14 2017 01:49:00 Old Navy, P.O. Box 530942, Atlanta, GA 30353-0942

13800951 EDI: RMSC.COM Jan 14 2017 01:49:00 QVC, P.O. Box 530905, Atlanta, GA 30353-0905

13800952 +EDI: WFFC.COM Jan 14 2017 01:48:00 Raymour & Flanigan, c/o Wells Fargo, P.O. Box 660553, Dallas, TX 75266-0553

13801709 EDI: RECOVERYCORP.COM Jan 14 2017 01:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13800953 EDI: WFNNB.COM Jan 14 2017 01:48:00 Roaman's, P.O. Box 659728, San Antonio, TX 78265-9728

13800956 EDI: AGFINANCE.COM Jan 14 2017 01:48:00 Springlef, P.O. Box 742536, Cincinnati, OH 45274-2536

13800960 EDI: RMSC.COM Jan 14 2017 01:49:00 TJX Rewards, P.O. Box 530949, Atlanta, GA 30353-0949

13800958 EDI: WTRRNANK.COM Jan 14 2017 01:48:00 Target, P.O. Box 660170, Dallas, TX 75266-0170

13800959 EDI: CRFRSTNA.COM Jan 14 2017 01:48:00 Tires Plus, c/o Credit First, P.O. Box 81344, Cleveland, OH 44188-0344

13800961 EDI: RMSC.COM Jan 14 2017 01:49:00 Toys R Us, P.O. Box 530938, Atlanta, GA 30353-0938

13800963 EDI: WFNNB.COM Jan 14 2017 01:48:00 Woman Within, P.O. Box 659728, San Antonio, TX 78265-9728

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of New York, as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-7  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
JAMES V. MONAGHAN on behalf of Joint Debtor Leona Vacante jmonaghan@norristownlegal.com, lroney@norristownlegal.com  
JAMES V. MONAGHAN on behalf of Debtor Nicholas Vacante jmonaghan@norristownlegal.com, lroney@norristownlegal.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Nicholas Vacante</b>	Social Security number or ITIN	<b>xxx-xx-5374</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Leona Vacante</b>	Social Security number or ITIN	<b>xxx-xx-1542</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-16933-mdc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nicholas Vacante

Leona Vacante

1/12/17

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**